

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

**In the Matter of:**

Agnieszka I. Lubowicka

**Debtor(s)**

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Case No. 16-20728

Chapter 13

Judge Jacqueline P. Cox

Cook County

**NOTICE OF MOTION**

TO:

Thomas H. Hooper, Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603, via electronic court notification;

Toyota Financial Services, 19001 S. Western Ave., Torrance, CA 90501, via U.S. Mail;

Terri M. Long, Attorney for Toyota Motor Credit Corp., 15W030 North Frontage Rd., Suite 100, Burr Ridge, IL 60527, via U.S. Mail;

Illinois Department of Revenue, Bankruptcy Department, P.O. Box 19035, Springfield, IL 62794-9035, via U.S. Mail;

Robert Lynch, III, Attorney for Illinois Department of Revenue, 100 W. Randolph St., 13<sup>th</sup> Floor, Chicago, IL 60601, via U.S. Mail;

Agnieszka I. Lubowicka, 503 Spruce Court, Schaumburg, IL 60193; via U.S. mail;

SEE ATTACHED ADDRESSES

PLEASE TAKE NOTICE that on March 28, 2022, at 9:00 a.m., I will appear before the Honorable Jacqueline P. Cox, or any judge sitting in Judge Cox's place, and present the motion of Debtor to Modify Plan, a copy of which is attached.

**This motion will be presented and heard electronically using Zoom for Government.** No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

**To appear by video**, (1) use this link: <https://www.zoomgov.com/>. (2) Enter the meeting ID 1612732896. (3) Enter the passcode 778135.

**To appear by telephone**, (1) call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. (2) Enter the meeting ID 1612732896. (3) Enter passcode 778135.

**When prompted identify yourself by stating your full name.**

**To reach Judge Cox's web page** go to [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov) and click on the tab for Judges.

**If you object to this motion** and want it called on the presentment date above, you may file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may call the matter regardless

### **PROOF OF SERVICE**

I, the undersigned, certify that I caused this Notice and a copy of the attached document(s) to be served upon the entities named above by depositing the same in the U.S. Postal Service's mail box at 8707 Skokie Blvd Suite 305, Skokie, IL 60077 on March 7, 2022, except that the Trustee and any other party indicated in the Notice of Filing were served electronically by the court on such date.

/s/ David Freydin

David Freydin, Esq  
Law Offices of David Freydin  
8707 Skokie Blvd, Suite 312  
Skokie, IL 60077  
Phone: 847.972.6157

Label Matrix for local noticing  
0752-1  
Case 16-20728  
Northern District of Illinois  
Chicago  
Mon Jun 27 14:47:31 CDT 2016

U.S. Bankruptcy Court  
Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604-1702

Document Page 3 of 5

Anil Keerthi  
3210 Deerpath Lane  
Carpentersville, IL 60110-3460

Barclays Bank  
125 S. West St.  
Wilmington, DE 19801-5014

Capital One  
PO BOX 30281  
Salt Lake City, UT 84130-0281

Citi Cards  
PO Box 6077  
Sioux Falls, SD 57117-6077

Convergent Outsourcing  
PO BOX 9004  
Renton, WA 98057-9004

(p)ILLINOIS DEPARTMENT OF REVENUE  
BANKRUPTCY DEPARTMENT  
P O BOX 64338  
CHICAGO IL 60664-0338

Internal Revenue Service  
PO BOX 7346  
Philadelphia, PA 19101-7346

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Schaumburg Toyota  
125 W. Higgins  
Hoffman Estates, IL 60169-4913

Slawomir Lubowicki  
518 Del Lago Dr.  
Schaumburg, IL 60173-2034

Synchrony Bank  
PO BOX 530942  
Atlanta, GA 30353-0942

(p)TOYOTA MOTOR CREDIT CORPORATION  
PO BOX 8026  
CEDAR RAPIDS IA 52408-8026

Agnieszka I Lubowicka  
518 Del Lago Dr.  
Schaumburg, IL 60173-2034

David Freydin  
Law Offices of David Freydin Ltd  
579 W. North Ave  
Suite 203  
Elmhurst, IL 60126-2144

Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604-2027

Tom Vaughn  
55 E. Monroe Street, Suite 3850  
Chicago, IL 60603-5764

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Illinois Department of Revenue  
101 West Jefferson St.  
Springfield, IL 62702

Portfolio Recovery Associates LLC  
PO BOX 12914  
Norfolk, VA 23541

Toyota Financial Services  
Bankruptcy Department  
19001 S. Western Ave.  
Torrance, CA 90501

End of Label Matrix  
Mailable recipients 17  
Bypassed recipients 0  
Total 17

**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE NORTHERN DISTRICT OF ILLINOIS**  
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**In the Matter of:**

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Case No. 16-20728

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Judge Jacqueline P. Cox

Cook County

**DEBTOR'S MOTION TO MODIFY PLAN**

NOW COMES THE DEBTOR, by and through her attorney, David Freydin, and requests that this Honorable Court modify the Chapter 13 Plan under Section 1329 for the reasons below, and in support thereof, states as follows:

1. That the Debtor filed a Chapter 13 bankruptcy petition in the Northern District of Illinois, Eastern Division as case number 16-20728 on June 26, 2016.
2. That this Honorable Court confirmed the Debtor's Chapter 13 Plan on August 15, 2016, with secured creditors to be paid 100.00% and general unsecured creditors to be paid 10.00%.
3. That the Debtor has not converted the instant Chapter 13 case to a Chapter 7 case.
4. That the Debtor's confirmed plan requires her to pay \$380.00 per month for a minimum of 36 months.
5. That in late 2021, Debtor submitted a series of payments to the Trustee which all parties believed to be sufficient to pay off Debtor's case.
6. That the Trustee's website indicates that the case has been paid in full.
7. That the Debtor requests that this plan be modified to lower the General Unsecured Creditors percentage from 10% to 2.34% with a total paid into the plan of \$16,861.10

8. That Debtor believes that the Trustee will agree to this modification to allow Debtor to receive her discharge and for the Trustee to close out this case.
9. That the Debtor filed the instant case in good faith and, with this modification, has completed the Plan of Reorganization.

WHEREFORE THE MOVANT PRAYS that this Honorable Court enter an order modifying the Chapter 13 plan as follows:

- A. Lower the percentage to GUC from 10.00% to 2.34% with a total paid into the plan of \$16,861.10;
- B. For such other and further relief as this Court deems just and proper.

/s/ David Freydin  
David Freydin  
Law Offices of David Freydin, PC  
8707 Skokie Blvd., Suite 312  
Skokie, IL 60077  
Phone: 847.972.6157